



WHAT IS CLAIMED IS:

- 1 1. A method for performing an electronic transaction, comprising:
 - 2 (a) receiving a long-term certificate;
 - 3 (b) authenticating a user associated with the long-term certificate;
 - 4 (c) sending a short-term certificate to the user authenticated in (b).
- 1 2. The method of claim 1, further comprising:
 - 2 (d) evaluating a risk associated with the user; and
 - 3 (e) including in the short-term certificate information about the risk
 - 4 associated with the user.
- 1 3. The method of claim 2, wherein the risk associated with the user is reflected in
2 an upper limit on the short-term certificate's value.
- 1 4. The method of claim 1, further comprising:
 - 2 (d) receiving information about the user's spending history; and
 - 3 (e) including in the short-term certificate information based on the user's
 - 4 spending history. 
- 1 5. The method of claim 4, wherein the information about a user's spending history
2 includes marketing offers.
- 1 6. The method of claim 1, further comprising:
 - 2 (d) receiving from a market partner information about the market partner's
 - 3 needs; and
 - 4 (e) including in the short-term certificate information about the market
 - 5 partner's needs.
- 1 7. The method of claim 6, wherein the information about a market partner's needs
2 includes marketing offers.

- 1 8. The method of claim 2, further comprising:
2 (f) receiving, information about the user's spending habits; and
3 (g) including in the short-term certificate information about the user's
4 spending habits.
- 1 9. The method of claim 2, further comprising:
2 (f) receiving from a market partner information about the market partner's
3 needs; and
4 (g) including in the short-term certificate information about the market
5 partner's needs.
- 1 10. The method of claim 4, further comprising:
2 (f) receiving from a market partner information about the market partner's
3 needs; and
4 (g) including in the short-term certificate information about the market
5 partner's needs.
- 1 11. The method of claim 8, further comprising:
2 (h) receiving from a market partner information about the market partner's
3 needs; and
4 (i) including in the short-term certificate information about the market
5 partner's needs.
- 1 12. The method of claim 1, further comprising:
2 (d) billing the user through a regular billing channel between the certifier
3 and the user.
- 1 13. The method of claim 12, wherein the regular billing channel is a telephone bill.

- 1 14. The method of claim 12, wherein the regular billing channel is a credit-card bill.
- 1 15. The method of claim 8, further comprising:
2 (h) billing the user through a regular billing channel between the certifier
3 and the user.
- 1 16. The method of claim 11, further comprising:
2 (j) billing the user through a regular billing channel between the certifier
3 and the user.
- 1 17. An apparatus for practicing commerce on a network, comprising:
2 (a) a processor;
3 (b) a port coupled to said processor; and
4 (c) a memory, also coupled to said processor, storing instructions adapted
5 to be executed by said processor to
6 (i) receive a long-term certificate; 
7 (ii) authenticate a user associated with the long-term certificate; and
8 (iii) send short-term certificates to the user authenticated in (ii).
- 1 18. The apparatus of claim 17, further comprising:
2 (d) a memory storing instructions adapted to be executed by said processor
3 to
4 (i) evaluate the risk associated with the user; and
5 (ii) include in the short-term certificate information about the risk
6 associated with the user.
- 1 19. The apparatus of claim 18, wherein the risk associated with the user is reflected
2 in an upper limit on a value of the short-term certificate.

- 1 20. The apparatus of claim 17, further comprising:
2 (d) a memory storing instructions adapted to be executed by said processor
3 to
4 (i) receive information about the user's spending history; and
5 (ii) include in the short-term certificate information based on the
6 user's spending history.
- 1 21. The apparatus in claim 20, wherein the information about the user's spending
2 habits includes marketing offers.
- 1 22. The apparatus of claim 17, further comprising:
2 (d) a memory storing instructions adapted to be executed by said processor
3 to
4 (i) receive from a market partner information about the market
5 partner's needs; and
6 (ii) include in the short-term certificate information about the
7 market partner's needs.
- 1 23. The apparatus of claim 22, wherein the information about the market partner's
2 needs includes marketing offers.
- 1 24. The apparatus of claim 18, further comprising:
2 (e) a memory storing instructions adapted to be executed by said processor
3 to
4 (i) receive information about the user's spending habits; and
5 (ii) include in the short-term certificate information about the user's
6 spending habits.

- 1 25. The apparatus of claim 18, further comprising:
2 (e) a memory storing instructions adapted to be executed by said processor
3 to
4 (i) receive from a market partner information about the market
5 partner's needs; and
6 (ii) include in the short-term certificate information about the
7 market partner's needs.
- 1 26. The apparatus of claim 20, further comprising:
2 (e) a memory storing instructions adapted to be executed by said processor
3 to
4 (i) receive from a market partner information about the market
5 partner's needs; and
6 (ii) include in the short-term certificate information about the
7 market partner's needs.
- 1 27. The apparatus of claim 24, further comprising:
2 (e) a memory storing instructions adapted to be executed by said processor
3 to
4 (i) receive from a market partner information about the market
5 partner's needs; and
6 (ii) include in the short-term certificate information about the
7 market partner's needs.
- 1 28. A computer-readable medium that stores instructions adapted to be executed by
2 a processor to perform the steps of:
3 (a) receiving a long-term certificate;
4 (b) authenticating a user associated with the long-term certificate;
5 (c) sending a short-term certificate to the user authenticated in (b).

- 1 29. The computer-readable medium of claim 28, further comprising
2 (d) evaluating the risk associated with the user; and
3 (e) including in the short-term certificate information about the risk
4 associated with the user.
- 1 30. The computer-readable medium of claim 28, further comprising:
2 (d) receiving information about the user's spending history; and
3 (e) including in the short-term certificate information about the user's
4 spending history. *a*
- 1 31. The computer-readable medium of claim 28, further comprising:
2 (d) receiving from a market partner information about the market partner's
3 needs'
4 (e) including in the short-term certificate information about the market
5 partner's needs.
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